

Subject Request or use of credit information prohibited

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Summary

This bill prohibits employers from requesting or using credit information as a condition of employment. An employer cannot request or use an employee or job applicant's credit information for hiring, firing, or compensation determinations, or in any way that affects the terms and conditions of their employment. Credit information includes a credit score or history, credit account balance, payment history, or savings or checking account balances or account numbers.

There are several exceptions, including if the information is required under state or federal law or if there is a valid business need for the information. The bill also excludes financial institution and credit union employers, peace officers, financial manager positions, and positions involving routine access to confidential financial or personal information, large cash transactions, or a financial fiduciary responsibility.

The bill provides a private civil cause of action for violations. An injured employee may seek damages, as well as injunctive relief, and reasonable attorney's fees and costs. An employee may be awarded reinstatement, back pay, or record expungement, for violations.